# CONSUMER CONSUMER CONSUMER Facts

Protecting Wisconsin Consumers for 75 Years

## Texting spam – "smishing"

"Great news! You won a \$1,000 retail gift card!"

"Please call xxx xxx-xxxx to confirm your credit card account information."

"You owe a fee/fine and a warrant for your arrest has been issued, But if you pay us now..."

If you have not received a text message similar to this one, chances are you most likely will soon. Scammers have long used telephones and more recently emails, to attempt to "phish" personal information from unsuspecting consumers.

With the growing popularity of texting, phishers are using it as another means to gather consumers' personal information. This is known as "smishing."

Text spam is very annoying since consumers often have to pay for the incoming messages, messages may have to be opened in order to be deleted, and texting back "stop" often invites more spam.

#### State law

In April 2012, Wisconsin law began protecting cellular phone

numbers from unsolicited text messages. This means that if your cell phone number is on the Wisconsin Do Not Call Registry, texts are treated the same as unwanted calls – you cannot be sent texts for the purpose of getting you to buy something.

This also means the same No Call law exceptions apply.
Therefore, you may receive texts from:

- Collection agencies.
- Businesses contacting existing customers.
- Companies you have asked for information.
- Nonprofit organizations.
- Research polls.
- Political organizations.

#### **Federal law**

On the federal level, the Federal Communications Commission (FCC), working with the National Do No Call List, also prohibits solicitations. Federal protections and exemptions are very similar to Wisconsin's. FCC rules ban text messages sent to a mobile phone using an auto dialer unless you previously gave consent to receive the message

or the message is sent for emergency purposes. The ban applies even if you have not placed your mobile number on the National Do Not Call List.

#### Federal rules

The Federal Trade Commission (FTC) has rules that indicate all unsolicited electronic messages must:

- Identify it is a solicitation or advertisement.
- **2)** Provide a way to reject future messages from the sender.
- Provide a valid return address (email and physical).

The FCC can enforce the above rules if the complaint is a text message, an email from a communications company, or the message advertises or promotes a communications company.

All other electronic message solicitations are handled by the FTC.

## How to stop cell phone spam

 Contact your wireless service provider as quickly as possible. This may help you avoid charges for the message and makes your cell phone provider aware of the problem.

- If a certain phone number is contacting you repeatedly, most smartphones will allow you to automatically block that number in your phone settings.
- Activate built in junk mail or spam filters. Almost all cell phone providers have some built in means to block unwanted text messages.
   Contact your service provider for available filtering options or services.
- Several mobile service providers allow you to forward unwanted texts by simply texting it to 7726 (or "SPAM") to block the sender.
- Be careful of who you give your information out to. When online, avoid posting your email address and cell number on public websites, forums, membership directories, and chat rooms.
- Before submitting any of your information to a web form, be sure to read the privacy policy, the entire submission form and any other disclosures.
- Know where your information is going when filling out forms for businesses, memberships or free trials.
- Do not give out your email or cell phone number, unless required, to reduce the chances of receiving spam.
- Be careful what you agree to.
   Companies offering free or unlimited ringtones and other phone add-ons or downloads

may seem appealing, but you may be opening yourself up for increased spam.

#### **Do Not Call Registry**

In order to reduce unsolicited calls and text messages, register your home and mobile residential numbers on the National Do Not Call Registry at no cost by visiting:

www.donotcall.gov

or by calling

1-888-382-1222

You must call from the phone number you wish to register.

### Complaint forms and information

For more information or to file a complaint, visit our website or contact the Bureau of Consumer Protection.

Bureau of Consumer Protection 2811 Agriculture Drive PO Box 8911 Madison WI 53708-8911

E-MAIL: DATCPHotline@Wi.gov

WEBSITE: datcp.wi.gov

(800) 422-7128

FAX: (608) 224-4677

TTY: (608) 224-5058

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